

THE WORKERS' COMPENSATION LAW FIRM.

August 15, 2019

VIA FIRST CLASS MAIL

United States District Court Eastern District of Pennsylvania U.S. Courthouse 601 Market Street, Room 2609 Philadelphia, PA 19106-1797

RE: Initial Civil Action

Name: Francisco Vazquez v. Standard Insurance Company

Dear Sir/Madam:

I enclose herewith the following documents in order to initiate a civil action in the above captioned matter:

- 1. Complaint;
- 2. Civil Cover Sheet;
- 3. 2 Copies of the Designation Form;
- 4. Case Management Track Form;
- 5. CD enclosing all information listed above;
- 6. \$400 filing fee.

Thank you for your consideration in this matter. If you have any questions or concerns, please feel free to contact me at your convenience.

Very truly yours,

POND LEHOCKY STERN GIORDANO

MICHAEL PARKER

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MP/ms Enclosures

IN THE UNITED STATES DISTRICT COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

FRANCISCO VAZQUEZ, JR.

2036 S. Chadwick St. :

Philadelphia, PA 19145 :

Plaintiff :

:

v. :

STANDARD INSURANCE :

COMPANY :

900 SW Fifth Avenue :

Portland, OR 97204-1282 :

Defendant : NO.:

COMPLAINT

NOW COMES, the Plaintiff, Francisco Vazquez, Jr., by and through his Counsel, Pond, Lehocky, Stern & Giordano, P.C., and hereby complains of the above referenced Defendant, Standard Insurance Company (hereinafter referred to as "Standard"), as follows:

I. STATEMENT OF JURISDICTION:

1. Jurisdiction is conferred upon this Honorable Court pursuant to 28 U.S.C. § 1331 and 29 U.S.C. § 1332(e). This Honorable Court has jurisdiction over all issues raising a federal question and this instant matter involves a disability policy issued to the Claimant through his Employer, thus it is governed by the Employee Retirement Income Security Act of 1974 (ERISA) 29 U.S.C. § 1011, et seq. Further, the parties are of diverse citizenship pursuant to 28 U.S.C. 1332.

2. All acts and occurrences material to the instant causes of action occurred within the jurisdictional boundaries of this Honorable Court.

II. FACTS:

- 3. The Plaintiff, Francisco Vazquez, Jr., is an adult and competent individual with a physical address of 2036 S. Chadwick Street, Philadelphia, PA 19145.
- 4. The Defendant, Standard, under information and belief, is a business entity with a principal place of business located at 900 SW Fifth Avenue, Portland, OR 97204-1282.
- 5. Standard is a business entity, which issues disability insurance policies governed by the Employee Retirement Insurance Security Act (ERISA), 29 U.S.C. §1011, et seq.
- 6. On a date certain, Standard, issued a policy providing disability insurance benefits to the Plaintiff through the Plaintiff's employer.
- 7. The policy of insurance aforementioned provided for an employee benefit plan as defined and covered under the terms of ERISA.
- 8. At all times material and relevant hereto, all policy premiums due on behalf of the Plaintiff under said policy were paid.
- 9. At all times material and relevant hereto, the Plaintiff performed all obligations required of her under said contract of insurance.

- 10. At all times material and relevant hereto, the Plaintiff was a qualified participant in the employee benefit plan provided by Standard to the Plaintiff's employer under the aforementioned policy.
- 11. On a date certain, the Plaintiff filed an application for long term disability benefits with Standard. The Standard paid the Plaintiff long term disability benefits beginning on June 13, 2016 until June 13, 2018.
- 12. Standard notified the Plaintiff that his claim was terminated effective June 13, 2018.
- 13. The Plaintiff filed an administrative appeal and submitted additional medical records and opinions of his treating doctors in support of his claim.
- 14. By correspondence dated November 28, 2018, Standard denied the Plaintiff's administrative appeal and informed him of his right to bring a civil action disputing the adverse benefit decision.
- 15. Standard abused its discretion and acted in a manner serving only its own business interest when it denied the Plaintiff's claim for disability benefits.
- 16. The actions of Standard in denying the Plaintiff's claim for disability insurance benefits was arbitrary, capricious and made in violation of 29 U.S.C. §1001, et seq.
- 17. The actions of Standard in denying the Plaintiff's claim for disability insurance benefits are contrary to the language of the policy in question.

- 18. The Plaintiff is entitled to disability insurance benefits under the aforementioned policy as she has satisfied through medical evidence that she meets the definition of disability under the policy of insurance.
- 19. The Plaintiff is entitled to recover the benefits due to him under the aforementioned insurance policy in accordance with 29 U.S.C. §1132.
- 20. As a direct and proximate result of the actions of Standard as herein above more particularly described, the Plaintiff has been caused to incur attorneys' fees in an amount not yet known.
- 21. As a direct and proximate result of the actions of Standard, the Plaintiff has sustained damages in an amount not yet known to the Plaintiff; however, upon information and belief, such damages will approximate the amount of benefits due and owing to the Plaintiff from June 13, 2018 to the present and continuing into the future.

WHEREFORE, the Plaintiff, Francisco Vazquez, Jr., respectfully requests that judgment be entered against Standard as follows:

- 1. Ordering Standard to pay to the Plaintiff, Francisco Vazquez, Jr., long term disability insurance benefits from June 13, 2018 to the present and continuing into the future as provided for in the policy of insurance;
- 2. Awarding the Plaintiff, Francisco Vazquez, Jr., prejudgment interest on the award until the date of judgment;

- 3. Awarding the Plaintiff's attorney's fees, court costs and other reasonable costs incurred for the prosecution of the instant action;
- 4. Granting such other and further relief as the Court may deem just and proper.

RESPECTFULLY SUBMITTED,

BY:

Michael J. Parker, Esquire

PA Bar ID 93024

Pond, Lehocky, Stern & Giordano, P.C. One Commerce Square 2005 Market Street 18th Floor Philadelphia, PA 19103 (215)568-7500

JS 44 (Rev. 06/17)

CIVIL COVER SHEET

The JS 44 civil cover sheet and the information contained herein neither replace nor supplement the filing and service of pleadings or other papers as required by law, except as provided by local rules of court. This form, approved by the Judicial Conference of the United States in September 1974, is required for the use of the Clerk of Court for the purpose of initiating the civil docket sheet. (SEE INSTRUCTIONS ON NEXT PAGE OF THIS FORM.)

purpose or initiating the civil of	ocket sneet, (SEE INSTRUC	CTIONS ON NEXT PAGE O	F THIS FC	PRM.)			
L (a) PLAINTIFFS Francisco Vazquez, Jr. 2036 S. Chadwick Street Philadelphia, PA 19145				DEFENDANTS Standard insurance Company 900 SW Fifth Avenue Portland, OR 97204-1282			
(b) County of Residence of	of First Listed Plaintiff	Philadelphia		l '		ted Defendant	Multnomeh
	XCEPT IN U.S. PLAINTIFF C			County of Residence of First Listed Defendant Multnomah (IN U.S. PLAINTIFF CASES ONLY)			
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(c) Attorneys (Firm Name, Michael J. Parker, Esqui	Address, and Telephone Numbe re	er)		Attorneys (If Known)			
2005 Market Street							
Philadelphia, PA 19103 II. BASIS OF JURISDI	ICTION (Place an "X" in (One Bax Only)	III. CI	TIZENSHIP OF P	RINCIPA	AL PARTIES	(Place an "X" in One Box for Plaintif
5 1 110 C	M	27		(For Diversity Cases Only)		LE TRACTICO	and One Box for Defendant)
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IV. NATURE OF SUIT	(Place an "X" in One Box O	nly)					of Suit Code Descriptions.
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☐ 110 Insurance ☐ 120 Marine	PERSONAL INJURY 310 Airplane	PERSONAL INJURY 365 Personal Injury -	Y 🗇 62	5 Drug Related Seizure		al 28 USC 158	375 False Claims Act
☐ 130 Miller Act	☐ 315 Airplanc Product	Product Liability	□ 69	of Property 21 USC 881 0 Other	☐ 423 With 28 L	drawal JSC 157	376 Qui Tam (31 USC 3729(a))
☐ 140 Negotiable Instrument	Liability	367 Health Care/					☐ 400 State Reapportionment
 150 Recovery of Overpayment & Enforcement of Judgment 	☐ 320 Assault, Libel & Slander	Pharmaceutical Personal Injury				RTY RIGHTS	☐ 410 Antitrust
☐ 151 Medicare Act	330 Federal Employers'	Product Liability			☐ 820 Copy ☐ 830 Pater		☐ 430 Banks and Banking ☐ 450 Commerce
☐ 152 Recovery of Defaulted	Liability	368 Asbestos Personal				nt - Abbreviated	☐ 460 Deportation
Student Loans (Excludes Veterans)	☐ 340 Marine ☐ 345 Marine Product	Injury Product Liability				Drug Application	☐ 470 Racketeer Influenced and
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of Veteran's Benefits	☐ 350 Motor Vehicle	370 Other Fraud		0 Fair Labor Standards	□ 861 HIA	(1395ff)	☐ 490 Cable/Sat TV
☐ 160 Stockholders' Suits ☐ 190 Other Contract	☐ 355 Motor Vehicle Product Liability	371 Truth in Lending380 Other Personal	LT 221	Act	(7) 862 Black		☐ 850 Securities/Commodities/
☐ 195 Contract Product Liability	☐ 360 Other Personal	Property Damage	L 12	0 Labor/Management Relations	□ 864 SSIE	C/DIWW (405(g)) Title XVI	Exchange B 890 Other Statutory Actions
☐ 196 Franchise	Injury	☐ 385 Property Damage		0 Railway Labor Act	□ 865 RSI (891 Agricultural Acts
	☐ 362 Personal Injury - Medical Malpractice	Product Liability	□ 751	I Family and Medical Leave Act			393 Environmental Matters
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☐ 210 Land Condemnation	☐ 440 Other Civil Rights	Habeas Corpus:		l Employee Retirement		s (U.S. Plaintiff	☐ 896 Arbitration
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D 240 Torts to Land	☐ 442 Employment ☐ 443 Housing/	☐ 510 Motions to Vacate Sentence				-Third Party SC 7609	Act/Review or Appeal of
☐ 245 Tort Product Liability	Accommodations	☐ 530 General	L		200	BC 1005	Agency Decision 950 Constitutionality of
290 All Other Real Property	☐ 445 Amer. w/Disabilities -	535 Death Penalty		IMMIGRATION			State Statutes
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V. ORIGIN (Place an "X" in	One Box Only)						
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VI. CAUSE OF ACTIC	N 29 USC 1001					· · · · · · · · · · · · · · · · · · ·	
11. CAUSE OF ACTIO	Brief description of ca	iuse:					
VII DEOLIECTED DU		EAL OF A DENIAL (
VII. REQUESTED IN		IS A CLASS ACTION	DI	EMAND \$	C	HECK YES only i	if demanded in complaint:
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VIII. RELATEÐ CASE IF ANY _/	$G(\mathbf{S})$ (See instructions):	JUDGE		11	DOCKE	T NUMBER	
DATE O /////			ORNEY O	E RECORD			
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JS 44 Reverse (Rev. 06/17)

INSTRUCTIONS FOR ATTORNEYS COMPLETING CIVIL COVER SHEET FORM JS 44

Authority For Civil Cover Sheet

The JS 44 civil cover sheet and the information contained herein neither replaces nor supplements the filings and service of pleading or other papers as required by law, except as provided by local rules of court. This form, approved by the Judicial Conference of the United States in September 1974, is required for the use of the Clerk of Court for the purpose of initiating the civil docket sheet. Consequently, a civil cover sheet is submitted to the Clerk of Court for each civil complaint filed. The attorney filing a case should complete the form as follows:

- I.(a) Plaintiffs-Defendants. Enter names (last, first, middle initial) of plaintiff and defendant. If the plaintiff or defendant is a government agency, use only the full name or standard abbreviations. If the plaintiff or defendant is an official within a government agency, identify first the agency and then the official, giving both name and title.
- (b) County of Residence. For each civil case filed, except U.S. plaintiff cases, enter the name of the county where the first listed plaintiff resides at the time of filing. In U.S. plaintiff cases, enter the name of the county in which the first listed defendant resides at the time of filing. (NOTE: In land condemnation cases, the county of residence of the "defendant" is the location of the tract of land involved.)
- (e) Attorneys. Enter the firm name, address, telephone number, and attorney of record. If there are several attorneys, list them on an attachment, noting in this section "(see attachment)".
- II. Jurisdiction. The basis of jurisdiction is set forth under Rule 8(a), F.R.Cv.P., which requires that jurisdictions be shown in pleadings. Place an "X" in one of the boxes. If there is more than one basis of jurisdiction, precedence is given in the order shown below.
 United States plaintiff. (1) Jurisdiction based on 28 U.S.C. 1345 and 1348. Suits by agencies and officers of the United States are included here. United States defendant. (2) When the plaintiff is suing the United States, its officers or agencies, place an "X" in this box.
 Federal question. (3) This refers to suits under 28 U.S.C. 1331, where jurisdiction arises under the Constitution of the United States, an amendment to the Constitution, an act of Congress or a treaty of the United States. In cases where the U.S. is a party, the U.S. plaintiff or defendant code takes precedence, and box 1 or 2 should be marked.
 Diversity of citizenship. (4) This refers to suits under 28 U.S.C. 1332, where parties are citizens of different states. When Box 4 is checked, the citizenship of the different parties must be checked. (See Section III below; NOTE: federal question actions take precedence over diversity cases.)
- III. Residence (citizenship) of Principal Parties. This section of the JS 44 is to be completed if diversity of citizenship was indicated above. Mark this section for each principal party.
- IV. Nature of Suit. Place an "X" in the appropriate box. If there are multiple nature of suit codes associated with the case, pick the nature of suit code that is most applicable. Click here for: Nature of Suit Code Descriptions.
- V. Origin. Place an "X" in one of the seven boxes.
 - Original Proceedings. (1) Cases which originate in the United States district courts.
 - Removed from State Court. (2) Proceedings initiated in state courts may be removed to the district courts under Title 28 U.S.C., Section 1441. When the petition for removal is granted, check this box.
 - Remanded from Appellate Court. (3) Check this box for cases remanded to the district court for further action. Use the date of remand as the filing date.
 - Reinstated or Reopened. (4) Check this box for cases reinstated or reopened in the district court. Use the reopening date as the filing date. Transferred from Another District. (5) For cases transferred under Title 28 U.S.C. Section 1404(a). Do not use this for within district transfers or multidistrict litigation transfers.
 - Multidistrict Litigation Transfer. (6) Check this box when a multidistrict case is transferred into the district under authority of Title 28 U.S.C. Section 1407.
 - Multidistrict Litigation Direct File. (8) Check this box when a multidistrict case is filed in the same district as the Master MDL docket.

 PLEASE NOTE THAT THERE IS NOT AN ORIGIN CODE 7. Origin Code 7 was used for historical records and is no longer relevant due to changes in statue.
- VI. Cause of Action. Report the civil statute directly related to the cause of action and give a brief description of the cause. Do not cite jurisdictional statutes unless diversity. Example: U.S. Civil Statute: 47 USC 553 Brief Description: Unauthorized reception of cable service
- VII. Requested in Complaint. Class Action. Place an "X" in this box if you are filing a class action under Rule 23, F.R.Cv.P. Demand. In this space enter the actual dollar amount being demanded or indicate other demand, such as a preliminary injunction. Jury Demand. Check the appropriate box to indicate whether or not a jury is being demanded.
- VIII. Related Cases. This section of the JS 44 is used to reference related pending cases, if any. If there are related pending cases, insert the docket numbers and the corresponding judge names for such cases.

Date and Attorney Signature. Date and sign the civil cover sheet.

UNITED STATES DISTRICT COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

DESIGNATION FORM
(to be used by counsel or pro se plaintiff to indicate the category of the case for the purpose of assignment to the appropriate calendar)

	2036 S. Chadwick Street, Philadelp	- , ,		
Address of Defendant:				
Place of Accident, Incident or Transaction:	2005 MARKET STREET, PHILADELPHIA, PA 19103			
RELATED CASE, IF ANY:				
Case Number: N/A	N/A	Date Terminated:		
Civil cases are deemed related when Yes is answered		!		
Is this case related to property included in an ear previously terminated action in this court?	arlier numbered suit pending or within one year	Yes No 🗸		
Does this case involve the same issue of fact or pending or within one year previously terminate	r grow out of the same transaction as a prior suit ted action in this court?	Yes No 🗸		
3. Does this case involve the validity or infringem numbered case pending or within one year prev	nent of a patent already in suit or any earlier viously terminated action of this court?	Yes No 🗸		
4. Is this case a second or successive habeas corpu case filed by the same individual?	us, social security appeal, or pro se civil rights	Yes No V		
I certify that, to my knowledge, the within case this court except as noted above. DATE: 08/14/2019	is / is not related to any ease now pending or Attorney-at-Law / Pro Se Plaintiff	r within one year previously terminated action in 93024 Attorney I.D. # (if applicable)		
CIVIL: (Place a √ in one category only)				
A. Federal Question Cases:	B. Diversity Jurisdiction	ı Cases:		
1. Indemnity Contract, Marine Contract, and 2. FELA 3. Jones Act-Personal Injury 4. Antitrust 5. Patent 6. Labor-Management Relations 7. Civil Rights 8. Habeas Corpus 9. Securities Act(s) Cases 10. Social Security Review Cases 11. All other Federal Question Cases (Please specify): ERISA	2. Airplane Person 3. Assault, Defam 4. Marine Person 5. Motor Vehicle 6. Other Personal 7. Products Liabil 8. Products Liabil 9. All other Diver (Please specify):	nation pal Injury Personal Injury I Injury (Please specify): lity Asbestos prsity Cases		
I, MICHAEL J. PARKER				
DATE: 08/14/2019	/MM///	93024		
NOTE: A trial de novo will be a trial by jury only if there has	Attorney-at-Law / Pro Se Flaintiff has been compliance with F.R.C.P. 38.	Attorney I.D. # (if applicable)		

UNITED STATES DISTRICT COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

DESIGNATION FORM
(to be used by counsel or pro se plaintiff to indicate the category of the case for the purpose of assignment to the appropriate calendar)

	2036 S. Chadwick Street, Philadelp	- , ,		
Address of Defendant:				
Place of Accident, Incident or Transaction:	2005 MARKET STREET, PHILADELPHIA, PA 19103			
RELATED CASE, IF ANY:				
Case Number: N/A	N/A	Date Terminated:		
Civil cases are deemed related when Yes is answered		!		
Is this case related to property included in an ear previously terminated action in this court?	arlier numbered suit pending or within one year	Yes No 🗸		
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I, MICHAEL J. PARKER				
DATE: 08/14/2019	/MM///	93024		
NOTE: A trial de novo will be a trial by jury only if there has	Attorney-at-Law / Pro Se Flaintiff has been compliance with F.R.C.P. 38.	Attorney I.D. # (if applicable)		

IN THE UNITED STATES DISTRICT COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

FRANCISCO VAZQUEZ, JR. Plaintiff

v.		;		
		:		
STANDARD INSURAN	ICE COMPANY Defendant	; . NO.		
	Defendant	: NO.;		
plaintiff shall complete of filing the complaint reverse side of this for said designation, that de-	e a Case Manageme and serve a copy o m.) In the event tha efendant shall, with other parties, a Ca	ent Track Design n all defendants t a defendant do its first appearar se Management	eduction Plan of this court, couns nation Form in all civil cases at the (See §1:03 of the plan set forth es not agree with the plaintiff rega nce, submit to the clerk of court and Track Description Form specifying assigned.	e time on the arding d serve
SELECT ONE OF T	HE FOLLOWING	G CASE MANA	GEMENT TRACKS:	
(a) Habeas Corpus – C	ases brought under	28 U.S.C. §224	1 through §2255	()
(b) Social Security – C and Human Service			n of the Secretary of Health Benefits.	
(c) Arbitration – Cases	required to be des	ignated for arbit	ration under Local Civil Rule 53.	
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Date	Michael J.		Francisco Vazquez	
Daw, -	Allo:	rney-at-law	Attorney For Plaintiff	
215-568-7500	215-586-	3174	Mparker@disabilityjustic	ce.com
Telephone FAX number		er	E-Mail Address	